

Information to identify the case:

Debtor 1	<u>Ricky W Smith</u>	Social Security number or ITIN	xxx-xx-3155
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Robin A Smith</u>	Social Security number or ITIN	xxx-xx-1814
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-31520-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ricky W Smith

Robin A Smith
aka Robin A. Chatman, aka Robin A. Clifton

12/29/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ricky W Smith
Robin A Smith
Debtors

Case No. 16-31520-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 5

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Ricky W Smith, Robin A Smith, 31 Shelburne St, Burlington, NJ 08016-4308
516611770	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516492898	+ Center for Family Guidance, PC, PO Box 306, Marlton, NJ 08053-0306
516492909	+ Jaffe & Asher LLP, 600 Third Ave, New York, NY 10016-1901
516700040	+ LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516492914	+ Newegg.com Preferred Account, PO Box 105658, Atlanta, GA 30348-5658
516492917	+ Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
516553473	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 29 2021 20:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 29 2021 20:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516512216	+ EDI: PHINAMERI.COM	Dec 30 2021 01:23:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516492889	+ EDI: PHINAMERI.COM	Dec 30 2021 01:23:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
516547934	EDI: BECKLEE.COM	Dec 30 2021 01:23:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516492890	+ EDI: AMEREXPR.COM	Dec 30 2021 01:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516492891	+ EDI: AMEREXPR.COM	Dec 30 2021 01:23:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516492892	+ EDI: BANKAMER.COM	Dec 30 2021 01:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516492893	+ EDI: TSYS2	Dec 30 2021 01:23:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516492894	+ Email/Text: cms-bk@cms-collect.com	Dec 29 2021 20:21:00	Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317
516492895	+ EDI: CAPITALONE.COM	Dec 30 2021 01:23:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
518181150	+ EDI: AIS.COM	Dec 30 2021 01:23:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 65

			Fe Ave., Oklahoma City, OK 73118, Capital One Bank (USA) N.A Cabelas Club, By American Inforsource as agent 73118-7901
518181149	+ EDI: AIS.COM	Dec 30 2021 01:23:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Inforsource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
516534157	EDI: CAPITALONE.COM	Dec 30 2021 01:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516611770	Email/PDF: bncnotices@becket-lee.com	Dec 29 2021 20:26:58	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516636864	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 20:21:00	Cerastes, LLC, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516492901	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
516492902	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Citibank/Best Buy, Centalized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
516492903	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516492905	EDI: WFNNB.COM	Dec 30 2021 01:23:00	Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
516492904	EDI: WFNNB.COM	Dec 30 2021 01:23:00	Comenity Bank/nwyrk&co, Po Box 18215, Columbus, OH 43218
516700563	+ EDI: WFNNB.COM	Dec 30 2021 01:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516492906	+ EDI: WFNNB.COM	Dec 30 2021 01:23:00	Comenitycapital/lxvisa, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
516658783	EDI: Q3G.COM	Dec 30 2021 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516513695	EDI: DISCOVER.COM	Dec 30 2021 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516492907	+ EDI: DISCOVER.COM	Dec 30 2021 01:23:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516492908	+ EDI: FSAE.COM	Dec 30 2021 01:23:00	FirstSource Advantage, LLC, PO Box 628, Buffalo, NY 14240-0628
516492899	EDI: JPMORGANCHASE	Dec 30 2021 01:23:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516492910	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 29 2021 20:21:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516602477	Email/PDF: resurgentbknotifications@resurgent.com	Dec 29 2021 20:26:48	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516492912	+ Email/Text: bknotification@loandepot.com	Dec 29 2021 20:21:00	Loandepo.co, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
516589643	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2021 20:26:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516653553	+ EDI: MID8.COM	Dec 30 2021 01:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516492913	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 29 2021 20:26:52	Merrick Bank/Geico Card, Po Box 23356,

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 65

			Pittsburg, PA 15222-6356
516702970	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516702967	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516703087	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Direct Merchants Bank, POB 41067, Norfolk VA 23541
516702085	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
516702611	EDI: PRA.COM	Dec 30 2021 01:23:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516492915	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516506431	EDI: Q3G.COM	Dec 30 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516506432	EDI: Q3G.COM	Dec 30 2021 01:23:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518135567	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 20:21:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135568	+ Email/Text: bncmail@w-legal.com	Dec 29 2021 20:21:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516492918	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
516701240	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516492919	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/ JC Penney, Po Box 965064, Orlando, FL 32896-5064
516492920	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516492922	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/Amazon, Po Box 965064, Orlando, FL 32896-5064
516492923	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516492925	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/Old Navy, Po Box 965064, Orlando, FL 32896-5064
516492926	+ EDI: RMSC.COM	Dec 30 2021 01:23:00	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
516492928	EDI: TFSR.COM	Dec 30 2021 01:23:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
516492929	+ EDI: CITICORP.COM	Dec 30 2021 01:23:00	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516492930	+ EDI: WFFC.COM	Dec 30 2021 01:23:00	Wells Fargo Bank Card, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
516701183	EDI: WFFC.COM	Dec 30 2021 01:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516670326	+ EDI: CAPITALONE.COM		

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 65

516492931 + EDI: CAPITALONE.COM

Dec 30 2021 01:23:00 World's Foremost Bank, Cabela's Club Visa, P.O. Box 82609, Lincoln, NE 68501-2609

Dec 30 2021 01:23:00 World's Foremost Bank, Na, 4800 Nw 1st St, Ste 300, Lincoln, NE 68521-4463

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516492896	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516492897	*+	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516492900	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516492911	*+	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516492916	*+	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
518135618	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135682	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135619	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
518135683	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516492921	*+	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516492924	*+	Synchrony Bank/Gap, Po Box 965064, Orlando, FL 32896-5064
516492927	*+	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor LoanDepot.com LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor LoanDepot.com LLC njecfmail@mwc-law.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Joint Debtor Robin A Smith ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Dec 29, 2021

Form ID: 3180W

Total Noticed: 65

Lee Martin Perlman

on behalf of Debtor Ricky W Smith ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor LoanDepot.com LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Melissa S DiCerbo

on behalf of Creditor LoanDepot.com LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

TOTAL: 8